

## **NEO Financial Solutions Website Terms & Conditions**

Please read these terms and conditions carefully. By accessing this website, you agree to be bound by the terms and conditions below.

The use of Us, Our or We throughout these terms and conditions refer to:

**Costanzo & Associates Planning Pty Ltd, ACN 621 014 300 / ARN 001260316;**

Registered Office 47 Fullarton Road Kent Town SA 5067

AND

**NEO Financial Solutions Pty Ltd ABN 64 141 607 098 / AFSL 385 845**

Registered Office 90 Edward Street Perth WA 6000

### **Copyright**

Copyright in the information contained in this site subsists under the Copyright Act 1968 (Cth) and, through international treaties, the laws of many other countries. It is owned by us unless otherwise stated. All rights reserved. You may download a single copy of this document and, where necessary for its use as a reference, make a single hard copy. Except as permitted under the Copyright Act 1968 (Cth) or other applicable laws, no part of this publication may be otherwise reproduced, adapted, performed in public or transmitted in any form by any process (graphic, electronic or mechanical, including photocopying, recording, taping or by storage in an information retrieval system) without our specific written consent.

### **General Advice Warning**

The advice contained on this site does not take into account any persons particular objectives, needs or financial situation. Before making a decision regarding the acquisition or disposal of a Financial Product persons should assess whether the advice is appropriate to their objectives, needs or financial situation. Persons may wish to make this assessment themselves or seek the help of an adviser. No responsibility is taken for persons acting on the information on this site. Persons doing so, do so at their own risk. Before acquiring a financial product, a person should obtain a Product Disclosure Statement (PDS) relating to that product and consider the contents of the PDS before making a decision about whether to acquire the product.

### **Calculators & Assumptions**

Any calculators available on the site are designed to give you some examples of different financial scenarios, based on stated assumptions and the figures you input. The calculations are intended as estimates only; and they're not meant to be kept or used for any practical purpose, or as a substitute for professional financial advice. While we have based the information on sources that we believe are reliable and accurate, your actual outcomes will depend on a range of factors outside of our control. So you shouldn't rely on these calculators when you're making decisions about a financial product, fund or strategy. Instead, you should consider getting advice from a financial adviser.

### **Links to Third Party Sites**

Our web site may contain links to external web sites. Whilst such links are provided for your convenience, you should be aware that the information handling practices of the linked web sites might not be the same as ours and do not constitute endorsement of material at those sites or any associated organisation product or service. These external information sources are outside our control. It is the responsibility of users to make their own decisions about the accuracy, currency, reliability and correctness of the information at those sites. By accessing information at or through this site each user waives and releases us to the full extent permitted by law from any and all claims relating to the usage of the material made available through the website. In no event shall we be liable for any incident or consequential damages resulting from use of the material. Each website will have its own privacy policy and security standards and you should check these as we cannot confirm what standards these third-party websites may adopt.

## **Terms of Use/Governing Law**

The information in this site has been prepared in accordance with Australian law for the supply of goods and services. This notice and the information in this site and all matters relating to either are governed by and are to be construed according to the laws applicable in the State of Western Australia and the Commonwealth of Australia ("Australian law"). The information may not satisfy the laws of any other country. It is not directed at people in any other country and should not be relied on by people in any country other than Australia. The information in this site is current at the date of publication but may be subject to change.

## **Limitation of liability**

We do not warrant or represent that the information in this site is free from errors or omissions or is suitable for your intended use. We recommend that you seek independent advice before acting on any information in this site. Subject to any terms implied by law and which cannot be excluded, we accept no responsibility for any loss, damage, cost or expense (whether direct or indirect) incurred by you as a result of any error, omission or misrepresentation in any information in this site.